ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

SIMON GOLDBERG "THE SPANIARD"

SPECIAL RISK REPORT

THE "1099-OID" TRAP, AND THE QUATLOOS RECORD

22nd January 2026

TO: THE PUBLIC RECORD & POTENTIAL VICTIMS

1. Executive Summary

Ecclesia Law is engaged by a former member of **Simon Goldberg's** (trading as **YouAndYourCash** and **EmpowerThePeople**) organisations.

A deep forensic review of Mr Goldberg's track record, contracts and alleged debt and abandoned credit solutions as reported on the anti-fraud community (**Quatloos**) and recent independent media analyses.

Our Findings: Mr. Goldberg is operating a high-risk "Recovery Room" scheme. He charges significant fees (reportedly £1,500/year) for "wizardry" that has no basis in law. His operation is insulated by unconscionable "gag order" contracts and a policy of aggressive client intimidation. Most dangerously, his **1099-OID abandoned credit recoupment process** is a direct path to criminal liability for his users.

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2. The Quatloos Record & "TheSpaniard"

The anti-fraud community at **Quatloos.com** has long tracked the activities of pseudo-legal promoters. A review of the "Simon Goldberg" threads referencing aliases such as **"TheSpaniard"** reveals a consistent pattern of failure and obfuscation.

- **The "Private Trust" Loophole:** Goldberg avoids regulatory scrutiny by claiming YouAndYourCash is "NOT a company" but a "private trust foundation" that "does NOT deal with consumers". This is a classic "guru" tactic to evade the Consumer Rights Act 2015.
- **The "Guru" Pattern:** Reviewers note that Goldberg's schemes typically involve:
    1. Selling "templates" or "administrative processes" rather than a service.

2. Blaming the customer ("You didn't follow the instructions!") when the process inevitably fails.
3. Deleting negative feedback and banning dissenters from his platform.

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3. The Dangerous 1099-OID "Debtor" Trap

The most severe risk to EmpowerThePeople (EtP) subscribers is the **1099-OID Payment Reclaim Process**. Goldberg's method is not just "untried"; it is a known vector for federal prosecution.

A. The Fatal Flaw: Filing as the "Strawman"

Goldberg's "Standard Operating Procedure" instructs members to use their **Passport and Birth Certificate** to apply for an ITIN (Individual Tax Identification Number) and file tax forms.

- **The Error:** By using the debtor name (or "Strawman") and its ITIN/SSN (tax reference number), you are filing as a **"U.S. Taxpayer/Debtor"**.
- **The Crime:** The IRS views a Debtor claiming "OID withheld" from their own bank loans as a **"frivolous argument"** and a **"false claim against the United States"**.
- **The Consequence:** Courts do not show leniency to this specific method. In *United States v. Anderson* and *United States v. Heath*, defendants who used the "Debtor" filing method (exactly as Goldberg teaches) were sentenced to prison.

B. The "A4 Envelope" Lottery

Goldberg's process is dangerously amateurish. Members are told to print forms on "cheap stuff you buy in supermarkets" and mail them to an address in **Essex**, not the IRS. Goldberg then acts as a "postbox," insulating himself from the fraud while his members take the fall for the false filings.

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4. Contractual Abuse: The "Gag & Trap"

Ecclesia Law has reviewed the **Non-Disclosure Agreement (NDA)** and internal emails sent by Goldberg. These documents are designed to silence victims of his failed schemes.

- **The Indefinite Gag Order:** The NDA explicitly states, *"This Agreement shall continue in force indefinitely"* and *"may not be terminated"*. This attempts to strip you of your right to ever report his failure to the authorities or the public.

- **The "Itchy Trigger Finger":** In a leaked email to members, Goldberg admits to a policy of arbitrary termination:

  "I have a very itchy trigger finger and I shoot without asking questions... I have kicked more than 30 people off site... If I see anyone chasing [for updates], I will move your case to the bottom of the queue." This confirms that your fee does not buy you a service; it buys you a place in a queue that Goldberg can delete at his whim if you ask "stupid questions".

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5. The "Mind of Steele" Analysis

Independent critics have also flagged Goldberg's operation. In the video *"How Sovereign Citizens make Money From Nothing,"* the narrator identifies Goldberg's £1,500/year "private membership" as a "back door to enlightenment" for those rejected by reality. The video debunks the core premise of his "money for nothing" magic, labelling it a "fantasy magic system" with no consequences—until the law catches up.

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6. The Final Challenge: A Call for Truth in the Face of Systematic Slander

Ecclesia Law formally issues a definitive challenge to **Simon Goldberg**.

For years, Simon Goldberg has waged a relentless campaign of digital attrition against Iain Clifford. He has produced in excess of **150 YouTube videos** and utilized a vast network of websites, Facebook pages, X (formerly Twitter) accounts, and Instagram channels dedicated almost exclusively to slurring Mr. Clifford's reputation.

This obsession raises disturbing questions about Mr. Goldberg's true function within the "freedom" movement. It is a matter of public record that while our client, Iain Clifford, has been subjected to an FCA engineered entrapment via an aggressive investigation by the **Financial Conduct Authority (FCA)** that lacks 1, a verified prosecutor, 2, evidence of the provision of regulated financial without a licence 3, service of court papers in compliance with CPR legislation, Simon Goldberg has operated with impunity. Despite openly promoting dangerous 1099-OID schemes that mirror those prosecuted in the US, the FCA has **never attempted to investigate Simon Goldberg**.

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Furthermore, previous attempts by Iain Clifford to hold Simon Goldberg accountable through libel suits were inexplicably thrown out by the UK High Court, fuelling credible suspicions that Simon Goldberg may be operating as a **controlled opposition asset for the Crown**—allowed to function specifically to disrupt genuine financial remedy movements and entrap seekers of truth in "frivolous" schemes.

The Challenge Terms: Ecclesia Law challenges Simon Goldberg to step out from behind his keyboard and his "private trust" shield.

1. **Justify the Fraud:** Explain legally why you instruct members to file 1099-OIDs as "Debtors" (using ITINs), a method known to lead to prison.
2. **Defend the Contracts:** Justify the unconscionable "indefinite gag orders" you force upon your subscribers.
3. **Face the Engineer:** Mr. Goldberg is welcome to critique any of Iain Clifford's **Great Escape Protocols** in a live setting.

To ensure this is not another "slur campaign," Ecclesia Law will arrange for the debate to be hosted via an **independent live video moderator**, professionally recruited specifically for this event to ensure fairness, transparency, and a focus on technical fact over ad hominem attacks.

To accept the challenge Simon Goldberg can email service@ecclesialaw.me and we will arrange the debate.

Recommendation: Do not pay Simon Goldberg's organisation. Do not sign their NDA. Do not file 1099s using their templates.

Quotloos Reviews of Simon Goldberg

https://www.quatloos.com/Q-Forum/search.php?keywords=simon+goldberg